

## B1 (Official Form 1) (04/13)

| <b>United States Bankruptcy Court<br/>Eastern District of New York</b>   |  |  |  |  |  | <b>Voluntary Petition</b>                   |  |
|--|--|--|--|--|--|---|--|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Montoya, Ricardo N.</b>   |  |  |  | Name of Joint Debtor (Spouse) (Last, First, Middle):<br><b>Montoya, Jacklyn B.</b>   |  |   |  |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):<br><b>None</b>   |  |  |  | All Other Names used by the Joint Debtor in the last 8 years<br>(include married, maiden, and trade names):<br><b>None</b>   |  |   |  |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN<br>(if more than one, state all): <b>8917</b>  |  |  |  | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN<br>(if more than one, state all): <b>2696</b>  |  |   |  |
| Street Address of Debtor (No. and Street, City, and State)<br><b>2996 Hewlett Ave.<br/>Merrick, NY</b>   |  |  |  | Street Address of Joint Debtor (No. and Street, City, and State)<br><b>2996 Hewlett Ave.<br/>Merrick, NY</b>   |  |   |  |
| ZIPCODE<br><b>11566</b>  |  |  |  | ZIPCODE<br><b>11566</b>  |  |   |  |
| County of Residence or of the Principal Place of Business:<br><b>Nassau</b>  |  |  |  | County of Residence or of the Principal Place of Business:<br><b>Nassau</b>  |  |   |  |
| Mailing Address of Debtor (if different from street address):  |  |  |  | Mailing Address of Joint Debtor (if different from street address):  |  |   |  |
| ZIPCODE  |  |  |  | ZIPCODE  |  |   |  |
| Location of Principal Assets of Business Debtor (if different from street address above):  |  |  |  |  |  | ZIPCODE                                     |  |
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check <b>one</b> box)<br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities,<br>check this box and state type of entity below.)  |  | <b>Nature of Business</b><br>(Check <b>one</b> box)<br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in<br>11 U.S.C. § 101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input checked="" type="checkbox"/> Clearing Bank<br><input checked="" type="checkbox"/> Other <b>N.A.</b> |  | <b>Chapter of Bankruptcy Code Under Which<br/>the Petition is Filed</b> (Check one box)<br><input checked="" type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Chapter 13<br><input type="checkbox"/> Chapter 15 Petition for<br>Recognition of a Foreign<br>Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for<br>Recognition of a Foreign<br>Nonmain Proceeding   |  |   |  |
| <b>Chapter 15 Debtors</b><br><br>Country of debtor's center of main interests: _____<br><br>Each country in which a foreign proceeding by,<br>regarding, or against debtor is pending: _____<br>_____  |  | <b>Tax-Exempt Entity</b><br>(Check box, if applicable)<br><br><input type="checkbox"/> Debtor is a tax-exempt organization<br>under Title 26 of the United States<br>Code (the Internal Revenue Code)  |  | <b>Nature of Debts</b><br>(Check one box)<br><input checked="" type="checkbox"/> Debts are primarily consumer<br>debts, defined in 11 U.S.C.<br>§101(8) as "incurred by an<br>individual primarily for a<br>personal, family, or<br>household purpose."<br><input type="checkbox"/> Debts are<br>primarily<br>business debts.  |  |   |  |
| <b>Filing Fee</b> (Check one box)<br><input checked="" type="checkbox"/> Full Filing Fee attached<br><br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach<br>signed application for the court's consideration certifying that the debtor is unable<br>to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must<br>attach signed application for the court's consideration. See Official Form 3B. |  |  |  | <b>Chapter 11 Debtors</b><br><b>Check one box:</b><br><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D)<br><input type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. § 101(51D)<br><b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to<br>insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment<br/>on 4/01/16 and every three years thereafter</i> ).<br>-----<br><b>Check all applicable boxes</b><br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more<br>classes of creditors, in accordance with 11 U.S.C. § 1126(b). |  |   |  |
| <b>Statistical/Administrative Information</b><br><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for<br>distribution to unsecured creditors.  |  |  |  |  |  | <b>THIS SPACE IS FOR<br/>COURT USE ONLY</b> |  |
| <b>Estimated Number of Creditors</b><br><input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000   |  |  |  |  |  |   |  |
| <b>Estimated Assets</b><br><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion                         |  |  |  |  |  |   |  |
| <b>Estimated Liabilities</b><br><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion                    |  |  |  |  |  |   |  |

## B1 (Official Form 1) (04/13)

Page 2

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Ricardo N. Montoya &amp; Jacklyn B. Montoya

**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

|                            |              |             |
|----------------------------|--------------|-------------|
| Location Where Filed: NONE | Case Number: | Date Filed: |
| Location Where Filed: N.A. | Case Number: | Date Filed: |

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

|                      |               |             |
|----------------------|---------------|-------------|
| Name of Debtor: NONE | Case Number:  | Date Filed: |
| District:            | Relationship: | Judge:      |

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.
**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).

X /s/ Robbie Vaughn 5/28/2015  
Signature of Attorney for Debtor(s) Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.
**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**  
 (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**  
 (Check all applicable boxes)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☒ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

Ricardo N. Montoya &amp; Jacklyn B. Montoya

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Ricardo N. Montoya

Signature of Debtor

**X** /s/ Jacklyn B. Montoya

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

5/28/2015

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 of title 11 are attached.



Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

**Signature of Attorney\*****X** /s/ Robbie Vaughn

Signature of Attorney for Debtor(s)

**ROBBIE VAUGHN**

Printed Name of Attorney for Debtor(s)

**Vaughn & Weber, PLLC**

Firm Name

**393 Jericho Tpke. #208**

Address

**Mineola, NY 11501****516-858-2620 rlv@vaughnweberlaw.com**

Telephone Number

e-mail

5/28/2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, (2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

B1 D (Official Form 1, Exhibit D) (12/09)

**UNITED STATES BANKRUPTCY COURT**  
**Eastern District of New York**

In re Ricardo N. Montoya & Jacklyn B.  
Montoya Debtor(s)

Case No. \_\_\_\_\_  
 (if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
 CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Ricardo N. Montoya  
RICARDO N. MONTOYA

5/28/2015

Date: \_\_\_\_\_

B1 D (Official Form 1, Exhibit D) (12/09)

**UNITED STATES BANKRUPTCY COURT**  
**Eastern District of New York**

In re Ricardo N. Montoya & Jacklyn B.  
Montoya Debtor(s)

Case No. \_\_\_\_\_  
 (if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
 CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Joint Debtor: /s/ Jacklyn B. Montoya  
JACKLYN B. MONTOYA

Date: 5/28/2015

**B6 Cover (Form 6 Cover) (12/07)**

**FORM 6. SCHEDULES**

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

**GENERAL INSTRUCTIONS:** The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.



## B6A (Official Form 6A) (12/07)

In re Ricardo N. Montoya & Jacklyn B. Montoya  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY  | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|---|---|-----------------------------------|--|-------------------------|
| Single family home<br>2996 Hewlett Ave.<br>Merrick, NY 11566<br>(ReMax CMA) | Tenancy by the Entirety                 | J                                 | 575,000.00   | 570,730.00              |
| Total >   |   |                                   | 575,000.00   |                         |

(Report also on Summary of Schedules.)

**B6B (Official Form 6B) (12/07)**In re Ricardo N. Montoya & Jacklyn B. Montoya

Case No. \_\_\_\_\_

**Debtor****(If known)****SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

| TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY                        | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|---|------------------|--|--------------------------------------|--|
| 1. Cash on hand.  | X                |  |                                      |  |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.                      |                  | TD Bank Account<br>Acct. #5973                                 | J                                    | 3,020.00   |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.   | X                |  |                                      |  |
| 4. Household goods and furnishings, including audio, video, and computer equipment.   |                  | Clothing and Household items<br>Debtor's Possession/Residence  | J                                    | 2,000.00   |
| 5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.   | X                |  |                                      |  |
| 6. Wearing apparel.   | X                |  |                                      |  |
| 7. Furs and jewelry.  |                  | Wedding rings & other jewelry<br>Debtor's Possession/Residence | J                                    | 700.00   |
| 8. Firearms and sports, photographic, and other hobby equipment.  | X                |  |                                      |  |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  | X                |  |                                      |  |
| 10. Annuities. Itemize and name each issuer.  | X                |  |                                      |  |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X                |  |                                      |  |

## B6B (Official Form 6B) (12/07) -- Cont.

In re Ricardo N. Montoya & Jacklyn B. Montoya  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY             | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|--|------------------|---|--------------------------------------|--|
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  |                  | Retirement account<br>Rollover IRA                  | W                                    | 79,036.00  |
|  |                  | Retirement account<br>Debtor's Possession/Residence | W                                    | 16,432.16  |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.  | X                |   |                                      |  |
| 14. Interests in partnerships or joint ventures. Itemize.  | X                |   |                                      |  |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.  | X                |   |                                      |  |
| 16. Accounts receivable.   | X                |   |                                      |  |
| 17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.  | X                |   |                                      |  |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars.   | X                |   |                                      |  |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.   | X                |   |                                      |  |
| 20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.   | X                |   |                                      |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.   | X                |   |                                      |  |
| 22. Patents, copyrights, and other intellectual property. Give particulars.  | X                |   |                                      |  |
| 23. Licenses, franchises, and other general intangibles. Give particulars.   | X                |   |                                      |  |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |   |                                      |  |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.   |                  | 2011 Honda Pilot                                    | W                                    | 18,000.00  |

## B6B (Official Form 6B) (12/07) -- Cont.

In re Ricardo N. Montoya & Jacklyn B. Montoya

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|---|------------------|---|--------------------------------------|--|
|   |                  | Debtor's Possession/Residence           |                                      |  |
|   |                  | 2008 Volvo S40                          | W                                    | 6,000.00   |
|   |                  | Debtor's Possession/Residence           |                                      |  |
| 26. Boats, motors, and accessories.                                     | X                |   |                                      |  |
| 27. Aircraft and accessories.   | X                |   |                                      |  |
| 28. Office equipment, furnishings, and supplies.                        | X                |   |                                      |  |
| 29. Machinery, fixtures, equipment, and supplies<br>used in business.   | X                |   |                                      |  |
| 30. Inventory.  | X                |   |                                      |  |
| 31. Animals.  | X                |   |                                      |  |
| 32. Crops - growing or harvested. Give<br>particulars.                  | X                |   |                                      |  |
| 33. Farming equipment and implements.                                   | X                |   |                                      |  |
| 34. Farm supplies, chemicals, and feed.                                 | X                |   |                                      |  |
| 35. Other personal property of any kind not<br>already listed. Itemize. | X                |   |                                      |  |
| 0 continuation sheets attached Total                                    |                  |   |                                      | \$ 125,188.16  |

(Include amounts from any continuation  
sheets attached. Report total also on  
Summary of Schedules.)

**B6C (Official Form 6C) (04/13)****In re** Ricardo N. Montoya & Jacklyn B. Montoya**Case No.** \_\_\_\_\_**Debtor****(If known)****SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ Check if debtor claims a homestead exemption that exceeds \$155,675\*.☐ 11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY       | SPECIFY LAW PROVIDING EACH EXEMPTION                   | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|-------------------------------|--|----------------------------|---|
| Single family home            | (Husb)11 U.S.C. 522(d)(1)<br>(Wife)11 U.S.C. 522(d)(1) | 2,135.00<br>2,135.00       | 575,000.00  |
| Clothing and Household items  | (Husb)11 U.S.C. 522(d)(3)<br>(Wife)11 U.S.C. 522(d)(3) | 1,000.00<br>1,000.00       | 2,000.00  |
| Wedding rings & other jewelry | (Husb)11 U.S.C. 522(d)(4)<br>(Wife)11 U.S.C. 522(d)(4) | 350.00<br>350.00           | 700.00  |
| Retirement account            | (Wife)11 U.S.C. 522(d)(12)                             | 79,036.00                  | 79,036.00   |
| 2011 Honda Pilot              | (Wife)11 U.S.C. 522(d)(5)                              | 2,798.00                   | 18,000.00   |
| 2008 Volvo S40                | (Wife)11 U.S.C. 522(d)(2)<br>(Wife)11 U.S.C. 522(d)(5) | 3,675.00<br>2,325.00       | 6,000.00  |
| Retirement account            | (Wife)11 U.S.C. 522(d)(12)                             | 16,432.16                  | 16,432.16   |
| TD Bank Account               | (Husb)11 U.S.C. 522(d)(5)<br>(Wife)11 U.S.C. 522(d)(5) | 1,510.00<br>1,510.00       | 3,020.00  |
|                               | Total exemptions claimed:                              | 114,256.16                 |   |

\*Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**B6D (Official Form 6D) (12/07)**In re Ricardo N. Montoya & Jacklyn B. Montoya,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See Instructions Above.) | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND<br>VALUE OF PROPERTY<br>SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION,<br>IF ANY |
|---|--|--|------------|--------------|----------|---|---------------------------------|
| ACCOUNT NO. 1705  | W  | Incurred: 2012<br>Lien: PMSI in vehicle < 910 days<br>Security: 2011 Honda Pilot                           |            |              |          | 15,202.00   | 0.00                            |
| Chase Auto<br>Po Box 901003<br>Ft Worth, TX 76101   |  | VALUE \$ 18,000.00   |            |              |          |   |                                 |
| ACCOUNT NO. 9016  | J  | Incurred: 2011<br>Lien: First Mortgage<br>Security: Home   |            |              |          | 570,730.00  | 0.00                            |
| Wells Fargo Hm Mortgage<br>8480 Stagecoach Cir<br>Frederick, MD 21701   |  | VALUE \$ 575,000.00  |            |              |          |   |                                 |
| ACCOUNT NO.   |  |  |            |              |          |   |                                 |
|   |  | VALUE \$   |            |              |          |   |                                 |
| 0 continuation sheets attached  |  | Subtotal ><br>(Total of this page)   |            |              |          | \$ 585,932.00   | \$ 0.00                         |
|   |  | Total ><br>(Use only on last page)   |            |              |          | \$ 585,932.00   | \$ 0.00                         |

(Report also on  
Summary of Schedules)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

**B6E (Official Form 6E) (04/13)**In re Ricardo N. Montoya & Jacklyn B. Montoya,  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

*\*Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

**B6E (Official Form 6E) (04/13) - Cont.**In re Ricardo N. Montoya & Jacklyn B. Montoya,  
DebtorCase No. \_\_\_\_\_  
(if known)☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached



**B6F (Official Form 6F) (12/07)**In re Ricardo N. Montoya & Jacklyn B. Montoya,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF,<br>SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|----------|--------------------------------------|--|------------|--------------|----------|-----------------------|
| ACCOUNT NO.   |          |                                      |  |            |              |          | 0.00                  |
| ACCOUNT NO. 5704<br>Amex Dsnb<br>9111 Duke Blvd<br>Mason, OH 45040  |          | H                                    | Consideration: Consumer debt   |            |              |          | Notice Only           |
| ACCOUNT NO. 4752<br>Bk Of Amer<br>4060 Ogletown/stanton Rd<br>Newark, DE 19713                                |          | H                                    | Incurred: 2008<br>Consideration: Consumer debt   |            |              |          | 454.00                |
| ACCOUNT NO. 6473<br>Bk Of Amer<br>Po Box 982235<br>El Paso, TX 79998  |          | H                                    | Incurred: 2013<br>Consideration: Consumer debt   |            |              |          | 12,901.00             |
| Subtotal >  |          |                                      |  |            |              |          | \$ 13,355.00          |
| Total >   |          |                                      |  |            |              |          | \$                    |

8 continuation sheets attached

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

## B6F (Official Form 6F) (12/07) - Cont.

In re Ricardo N. Montoya & Jacklyn B. Montoya,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                   | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM                 |
|---|--|---|------------|--------------|----------|---------------------------------------|
| ACCOUNT NO. 5471<br>Cap1/boscv<br>26525 N Riverwoods Blvd<br>Mettawa, IL 60045  | W  |   |            |              |          | Notice Only                           |
| ACCOUNT NO. 2918<br>Capital One, Na<br>Po Box 30273<br>Salt Lake City, UT 84130   | H  |   |            |              |          | Notice Only                           |
| ACCOUNT NO. 9610<br>Chase Card<br>Po Box 15298<br>Wilmington, DE 19850  | H  | Incurred: 2005<br>Consideration: Consumer debt  |            |              |          | 18,482.00                             |
| ACCOUNT NO. 9974<br>Chase Card<br>Po Box 15298<br>Wilmington, DE 19850  | H  | Incurred: 1995<br>Consideration: Consumer debt  |            |              |          | 11,260.00                             |
| ACCOUNT NO. 6088<br>Chase Card<br>Po Box 15298<br>Wilmington, DE 19850  | H  | Incurred: 2005<br>Consideration: Consumer debt  |            |              |          | 6,915.00                              |
| Sheet no. <u>1</u> of <u>8</u> continuation sheets attached<br>to Schedule of Creditors Holding Unsecured<br>Nonpriority Claims |  |   |            |              |          | Subtotal > \$ 36,657.00<br>Total > \$ |

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

## B6F (Official Form 6F) (12/07) - Cont.

In re Ricardo N. Montoya & Jacklyn B. Montoya,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                   | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM   |
|---|--|---|------------|--------------|----------|-------------------------|
| ACCOUNT NO. 4210<br>Chase Card<br>Po Box 15298<br>Wilmington, DE 19850  | H  | Incurred: 2008<br>Consideration: Consumer debt  |            |              |          | 1,359.00                |
| ACCOUNT NO. 3471<br>Chase Mtg<br>Po Box 24696<br>Columbus, OH 43224   | H  |   |            |              |          | Notice Only             |
| ACCOUNT NO.<br>ChexSystems<br>Attn: Consumer Relations<br>7805 Hudson Road, Suite 100<br>Woodbury, MN 55125                     |  |   |            |              |          | Notice Only             |
| ACCOUNT NO. 2695<br>Citi<br>Pob 6241<br>Sioux Falls, SD 57117   | H  | Incurred: 2012<br>Consideration: Consumer debt  |            |              |          | 11,455.00               |
| ACCOUNT NO. 2341<br>Citimortgage Inc<br>Po Box 9438<br>Gaithersburg, MD 20898   | H  |   |            |              |          | Notice Only             |
| Sheet no. <u>2</u> of <u>8</u> continuation sheets attached<br>to Schedule of Creditors Holding Unsecured<br>Nonpriority Claims |  |   |            |              |          | Subtotal > \$ 12,814.00 |
|   |  |   |            |              |          | Total > \$              |

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

## B6F (Official Form 6F) (12/07) - Cont.

In re Ricardo N. Montoya & Jacklyn B. Montoya,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                   | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM                 |
|---|--|---|------------|--------------|----------|---------------------------------------|
| ACCOUNT NO. 2170<br>Comenity Capital/hsn<br>995 W 122nd Ave<br>Westminster, CO 80234  | W  | Incurred: 2011<br>Consideration: Consumer debt  |            |              |          | 99.00                                 |
| ACCOUNT NO. 2313<br>Credit First N A<br>6275 Eastland Rd<br>Brookpark, OH 44142   | W  |   |            |              |          | Notice Only                           |
| ACCOUNT NO. 0823<br>Dept Of Ed/navient<br>Po Box 9635<br>Wilkes Barre, PA 18773   | W  | Incurred: 2008<br>Consideration: Consumer debt  |            |              |          | 36,080.00                             |
| ACCOUNT NO. 0818<br>Dept Of Ed/navient<br>Po Box 9635<br>Wilkes Barre, PA 18773   | W  | Incurred: 2006<br>Consideration: Consumer debt  |            |              |          | 26,579.00                             |
| ACCOUNT NO. 0823<br>Dept Of Ed/navient<br>Po Box 9635<br>Wilkes Barre, PA 18773   | W  | Incurred: 2007<br>Consideration: Consumer debt  |            |              |          | 14,590.00                             |
| Sheet no. <u>3</u> of <u>8</u> continuation sheets attached<br>to Schedule of Creditors Holding Unsecured<br>Nonpriority Claims |  |   |            |              |          | Subtotal > \$ 77,348.00<br>Total > \$ |

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

## B6F (Official Form 6F) (12/07) - Cont.

In re Ricardo N. Montoya & Jacklyn B. Montoya,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                   | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |           |
|---|--|---|------------|--------------|----------|-----------------------|-----------|
| ACCOUNT NO. 3664<br>Discover Fin Svcs Llc<br>Po Box 15316<br>Wilmington, DE 19850   | H  | Incurred: 1998<br>Consideration: Consumer debt  |            |              |          | 490.00                |           |
| ACCOUNT NO. 0602<br>Dsnb Bloom<br>9111 Duke Blvd<br>Mason, OH 45040   | H  |   |            |              |          | Notice Only           |           |
| ACCOUNT NO. 5020<br>Dsnb Macys<br>9111 Duke Blvd<br>Mason, OH 45040   | H  | Incurred: 1997<br>Consideration: Consumer debt  |            |              |          | 139.00                |           |
| ACCOUNT NO.<br>Equifax Credit Information Services,<br>Inc<br>P.O. Box 740241<br>Atlanta, GA 30374                              |  |   |            |              |          | Notice Only           |           |
| ACCOUNT NO.<br>Experian<br>P.O. Box 2002<br>Allen, TX 75013-2002  |  |   |            |              |          | Notice Only           |           |
| Sheet no. <u>4</u> of <u>8</u> continuation sheets attached<br>to Schedule of Creditors Holding Unsecured<br>Nonpriority Claims |  |   |            |              |          | Subtotal >            | \$ 629.00 |
|   |  |   |            |              |          | Total >               | \$        |

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

**B6F (Official Form 6F) (12/07) - Cont.**In re Ricardo N. Montoya & Jacklyn B. Montoya,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                   | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|--|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 8392  | H  |   |            |              |          | Notice Only           |
| Fia Csna<br>4060 Ogletown/stanton Rd<br>Newark, DE 19713  |  |   |            |              |          |                       |
| ACCOUNT NO. 6767  | W  |   |            |              |          | Notice Only           |
| G M A C<br>Po Box 535160<br>Pittsburgh, PA 15253  |  |   |            |              |          |                       |
| ACCOUNT NO.   |  |   |            |              |          | Notice Only           |
| Internal Revenue Service<br>11601 Roosevelt Blvd<br>P.O. Box 21126<br>Philadelphia, PA 19114                                    |  |   |            |              |          |                       |
| ACCOUNT NO. 0001  | H  |   |            |              |          | Notice Only           |
| M & T Bank<br>Po Box 7678<br>Buffalo, NY 14240  |  |   |            |              |          |                       |
| ACCOUNT NO.   |  |   |            |              |          | Notice Only           |
| Nassau County Sheriff<br>100 Carman Ave.<br>East Meadow, NY 11554   |  |   |            |              |          |                       |
| Sheet no. <u>5</u> of <u>8</u> continuation sheets attached<br>to Schedule of Creditors Holding Unsecured<br>Nonpriority Claims | Subtotal >                                       |   |            |              |          | \$ 0.00               |
|   | Total >  |   |            |              |          | \$                    |

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

## B6F (Official Form 6F) (12/07) - Cont.

In re Ricardo N. Montoya & Jacklyn B. Montoya,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                   | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |              |
|---|--|---|------------|--------------|----------|-----------------------|--------------|
| ACCOUNT NO. 0504<br>Navient<br>Po Box 9500<br>Wilkes Barre, PA 18773  | W  | Incurred: 2007<br>Consideration: Consumer debt  |            |              |          | 21,548.00             |              |
| ACCOUNT NO. 2784<br>Nordstrom Fsb<br>Po Box 6555<br>Englewood, CO 80155   | W  |   |            |              |          | Notice Only           |              |
| ACCOUNT NO. 9505<br>Sallie Mae<br>300 Continental Dr<br>Newark, DE 19713  | H  | Incurred: 2013<br>Consideration: Consumer debt  |            |              |          | 15,012.00             |              |
| ACCOUNT NO. 6311<br>Sallie Mae<br>300 Continental Dr<br>Newark, DE 19713  | H  | Incurred: 2013<br>Consideration: Consumer debt  |            |              |          | 7,105.00              |              |
| ACCOUNT NO.<br>Sheriff of Suffolk County<br>360 Yaphank Avenue -- Suite 1A<br>Yaphank, NY 11980                                 |  |   |            |              |          | Notice Only           |              |
| Sheet no. <u>6</u> of <u>8</u> continuation sheets attached<br>to Schedule of Creditors Holding Unsecured<br>Nonpriority Claims |  |   |            |              |          | Subtotal >            | \$ 43,665.00 |
|   |  |   |            |              |          | Total >               | \$           |

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

## B6F (Official Form 6F) (12/07) - Cont.

In re Ricardo N. Montoya & Jacklyn B. Montoya,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|--|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 0001<br>Slm Financial Corp<br>Po Box 9500<br>Wilkes-barre, PA 18773                               | W  |   |            |              |          | Notice Only           |
| ACCOUNT NO. 2493<br>Synch/pc Richard<br>Po Box 965036<br>Orlando, FL 32896                                    | H  | Incurred: 2013<br>Consideration: Consumer debt  |            |              |          | 895.00                |
| ACCOUNT NO. 2709<br>Synch/perich<br>Po Box 965036<br>Orlando, FL 32896  | W  | Incurred: 2013<br>Consideration: Consumer debt  |            |              |          | 895.00                |
| ACCOUNT NO.<br>TransUnion Consumer Solutions<br>P.O. Box 2000<br>Chester, PA 19022-2000                       |  |   |            |              |          | Notice Only           |
| ACCOUNT NO. 2324<br>Upfront Rewards<br>Po Box 888377<br>Grand Rapids, MI 49588                                | W  | Consideration: Consumer debt  |            |              |          | -1.00                 |
| Subtotal >  |  |   |            |              |          | \$ 1,789.00           |
| Total >   |  |   |            |              |          | \$                    |

Sheet no. 7 of 8 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)



## B6F (Official Form 6F) (12/07) - Cont.

In re Ricardo N. Montoya & Jacklyn B. Montoya,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|--|---|------------|--------------|----------|-----------------------|
| ACCOUNT NO. 1874<br>Us Dep Ed<br>Po Box 5609<br>Greenville, TX 75403  | W  |   |            |              |          | Notice Only           |
| ACCOUNT NO.   |  |   |            |              |          |                       |
|   |  |   |            |              |          |                       |
| ACCOUNT NO.   |  |   |            |              |          |                       |
|   |  |   |            |              |          |                       |
| ACCOUNT NO.   |  |   |            |              |          |                       |
|   |  |   |            |              |          |                       |
| ACCOUNT NO.   |  |   |            |              |          |                       |
|   |  |   |            |              |          |                       |

Sheet no. 8 of 8 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal &gt;&gt; \$ 0.00

Total &gt;&gt; \$ 186,257.00

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

**B6G (Official Form 6G) (12/07)**In re Ricardo N. Montoya & Jacklyn B. Montoya

Case No. \_\_\_\_\_

Debtor

(if known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|--|--|
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|  |  |

**B6H (Official Form 6H) (12/07)**In re Ricardo N. Montoya & Jacklyn B. Montoya**Debtor**

Case No. \_\_\_\_\_

**(if known)****SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|                              |                              |

**Fill in this information to identify your case:**

Debtor 1 Ricardo N. Montoya  
First Name Middle Name Last Name

Debtor 2 Jacklyn B. Montoya  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of NY

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

☒ Employed  
☐ Not employed

☒ Employed  
☐ Not employed

**Occupation**

Jacklyn R. Montoya

Ricardo N. Montoya

**Employer's name**

North Merrick Family Practice

St. Joseph's Hospital

**Employer's address**

951 Merrick Ave.

4295 Hempstead Tpke.

Number Street

Number Street

N. Merrick, NY 11566

Bethpage, NY 11714

City State ZIP Code

City State ZIP Code

How long employed there? 19 years26 years**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

**2. List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.**For Debtor 1****For Debtor 2 or non-filing spouse**2. \$ 6,262.75\$ 3,422.03**3. Estimate and list monthly overtime pay.**3. + \$ 0.00+ \$ 0.00**4. Calculate gross income.** Add line 2 + line 3.4. \$ 6,262.75\$ 3,422.03

Ricardo N. Montoya

Debtor 1

First Name Middle Name Last Name

Case number (if known)

|   | For Debtor 1    | For Debtor 2 or non-filing spouse |
|---|-----------------|-----------------------------------|
| Copy line 4 here ..... → 4.   | \$ 6,262.75     | \$ 3,422.03                       |
| <b>5. List all payroll deductions:</b>  |                 |                                   |
| 5a. Tax, Medicare, and Social Security deductions   | 5a. \$ 1,524.46 | \$ 581.18                         |
| 5b. Mandatory contributions for retirement plans  | 5b. \$ 0.00     | \$ 0.00                           |
| 5c. Voluntary contributions for retirement plans  | 5c. \$ 0.00     | \$ 0.00                           |
| 5d. Required repayments of retirement fund loans  | 5d. \$ 0.00     | \$ 0.00                           |
| 5e. Insurance   | 5e. \$ 0.00     | \$ 0.00                           |
| 5f. Domestic support obligations  | 5f. \$ 0.00     | \$ 0.00                           |
| 5g. Union dues  | 5g. \$ 28.18    | \$ 68.42                          |
| 5h. Other deductions. Specify: ;  | 5h. + \$ 0.00   | + \$ 2.60                         |
| 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.   | 6. \$ 1,552.64  | \$ 652.20                         |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4.  | 7. \$ 4,710.11  | \$ 2,769.83                       |
| <b>8. List all other income regularly received:</b>   |                 |                                   |
| 8a. Net income from rental property and from operating a business, profession, or farm<br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.   | 8a. \$ 0.00     | \$ 0.00                           |
| 8b. Interest and dividends  | 8b. \$ 0.00     | \$ 0.00                           |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive<br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.   | 8c. \$ 0.00     | \$ 0.00                           |
| 8d. Unemployment compensation   | 8d. \$ 0.00     | \$ 0.00                           |
| 8e. Social Security   | 8e. \$ 0.00     | \$ 0.00                           |
| 8f. Other government assistance that you regularly receive<br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify: ;  | 8f. \$ 0.00     | \$ 0.00                           |
| 8g. Pension or retirement income  | 8g. \$ 0.00     | \$ 0.00                           |
| 8h. Other monthly income. Specify: ;  | 8h. + \$ 0.00   | + \$ 0.00                         |
| 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.   | 9. \$ 0.00      | \$ 0.00                           |
| 10. Calculate monthly income. Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  | 10. \$ 4,710.11 | \$ 2,769.83                       |
| 11. State all other regular contributions to the expenses that you list in Schedule J.<br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: ; | 11. + \$ 0.00   |                                   |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.<br>Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies   | 12. \$ 7,479.94 |                                   |
| 13. Do you expect an increase or decrease within the year after you file this form?<br><input checked="" type="checkbox"/> No.<br><input type="checkbox"/> Yes. Explain:  |                 |                                   |

**Fill in this information to identify your case:**

Debtor 1 Ricardo N. Montoya  
First Name Middle Name Last Name

Debtor 2 Jacklyn B. Montoya  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of NY

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

**Official Form B 6J****Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

**2. Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☒ No
- ☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form B 6I.)

**4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 4,729.43

**If not included in line 4:**

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$ 0.00

4b. \$ 0.00

4c. \$ 100.00

4d. \$ 0.00

Debtor 1

Ricardo N. Montoya

First Name Middle Name Last Name

Case number (if known)

|      |  | Your expenses |           |
|------|--|---------------|-----------|
| 5.   | <b>Additional mortgage payments for your residence</b> , such as home equity loans   | 5.            | \$ 0.00   |
| 6.   | <b>Utilities:</b>  |               |           |
| 6a.  | Electricity, heat, natural gas   | 6a.           | \$ 800.00 |
| 6b.  | Water, sewer, garbage collection   | 6b.           | \$ 50.00  |
| 6c.  | Telephone, cell phone, Internet, satellite, and cable services   | 6c.           | \$ 291.00 |
| 6d.  | Other. Specify: _____  | 6d.           | \$ 0.00   |
| 7.   | <b>Food and housekeeping supplies</b>  | 7.            | \$ 750.00 |
| 8.   | <b>Childcare and children's education costs</b>  | 8.            | \$ 0.00   |
| 9.   | <b>Clothing, laundry, and dry cleaning</b>   | 9.            | \$ 80.00  |
| 10.  | <b>Personal care products and services</b>   | 10.           | \$ 100.00 |
| 11.  | <b>Medical and dental expenses</b>   | 11.           | \$ 50.00  |
| 12.  | <b>Transportation.</b> Include gas, maintenance, bus or train fare.<br>Do not include car payments.  | 12.           | \$ 400.00 |
| 13.  | <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>  | 13.           | \$ 50.00  |
| 14.  | <b>Charitable contributions and religious donations</b>  | 14.           | \$ 0.00   |
| 15.  | <b>Insurance.</b><br>Do not include insurance deducted from your pay or included in lines 4 or 20.   |               |           |
| 15a. | Life insurance   | 15a.          | \$ 0.00   |
| 15b. | Health insurance   | 15b.          | \$ 0.00   |
| 15c. | Vehicle insurance  | 15c.          | \$ 290.00 |
| 15d. | Other insurance. Specify: _____  | 15d.          | \$ 0.00   |
| 16.  | <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____  | 16.           | \$ 0.00   |
| 17.  | <b>Installment or lease payments:</b>  |               |           |
| 17a. | Car payments for Vehicle 1   | 17a.          | \$ 473.67 |
| 17b. | Car payments for Vehicle 2   | 17b.          | \$ 0.00   |
| 17c. | Other. Specify: _____  | 17c.          | \$ 0.00   |
| 17d. | Other. Specify: _____  | 17d.          | \$ 0.00   |
| 18.  | <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).</b> | 18.           | \$ 0.00   |
| 19.  | <b>Other payments you make to support others who do not live with you.</b><br>Specify: _____   | 19.           | \$ 0.00   |
| 20.  | <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>   |               |           |
| 20a. | Mortgages on other property  | 20a.          | \$ 0.00   |
| 20b. | Real estate taxes  | 20b.          | \$ 0.00   |
| 20c. | Property, homeowner's, or renter's insurance   | 20c.          | \$ 0.00   |
| 20d. | Maintenance, repair, and upkeep expenses   | 20d.          | \$ 0.00   |
| 20e. | Homeowner's association or condominium dues  | 20e.          | \$ 0.00   |

Debtor 1

Ricardo N. Montoya

First Name

Middle Name

Last Name

Case number (if known)

21. **Other.** Specify: pet care21. **+\$** 50.0022. **Your monthly expenses.** Add lines 4 through 21.  
The result is your monthly expenses.22. **\$** 8,214.1023. **Calculate your monthly net income.**23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.23a. **\$** 7,479.94

23b. Copy your monthly expenses from line 22 above.

23b. **-\$** 8,214.1023c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.23c. **\$** -734.1624. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here:



**B6 Summary (Official Form 6 - Summary) (12/14)**

# United States Bankruptcy Court

## Eastern District of New York

In re Ricardo N. Montoya & Jacklyn B. Montoya  
Debtor

Case No. \_\_\_\_\_

Chapter 7

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

#### AMOUNTS SCHEDULED

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF SHEETS | ASSETS        | LIABILITIES   | OTHER       |
|---|----------------------|---------------|---------------|---------------|-------------|
| A – Real Property   | YES                  | 1             | \$ 575,000.00 |               |             |
| B – Personal Property   | YES                  | 3             | \$ 125,188.16 |               |             |
| C – Property Claimed<br>as exempt   | YES                  | 1             |               |               |             |
| D – Creditors Holding<br>Secured Claims   | YES                  | 1             |               | \$ 585,932.00 |             |
| E - Creditors Holding Unsecured<br>Priority Claims<br>(Total of Claims on Schedule E) | YES                  | 2             |               | \$ 0.00       |             |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                                 | YES                  | 9             |               | \$ 186,257.00 |             |
| G - Executory Contracts and<br>Unexpired Leases                                       | YES                  | 1             |               |               |             |
| H - Codebtors   | YES                  | 1             |               |               |             |
| I - Current Income of<br>Individual Debtor(s)   | YES                  | 2             |               |               | \$ 7,479.94 |
| J - Current Expenditures of Individual<br>Debtors(s)                                  | YES                  | 3             |               |               | \$ 8,214.10 |
| <b>TOTAL</b>  |                      | 24            | \$ 700,188.16 | \$ 772,189.00 |             |

# United States Bankruptcy Court

## Eastern District of New York

In re Ricardo N. Montoya & Jacklyn B. Montoya  
Debtor

Case No. \_\_\_\_\_

Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability   | Amount  |
|---|---------|
| Domestic Support Obligations (from Schedule E)  | \$ 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | \$ 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ 0.00 |
| Student Loan Obligations (from Schedule F)  | \$ 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | \$ 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | \$ 0.00 |
| TOTAL   | \$ 0.00 |

**State the Following:**

|   |             |
|---|-------------|
| Average Income (from Schedule I, Line 12)   | \$ 7,479.94 |
| Average Expenses (from Schedule J, Line 22)   | \$ 8,214.10 |
| Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14 ) | \$ 9,684.78 |

**State the Following:**

|  |         |               |
|--|---------|---------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |         | \$ 0.00       |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | \$ 0.00 |               |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |         | \$ 0.00       |
| 4. Total from Schedule F   |         | \$ 186,257.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |         | \$ 186,257.00 |

**B6 (Official Form 6 - Declaration) (12/07)**

Ricardo N. Montoya &amp; Jacklyn B. Montoya

In re

Debtor

Case No.

(If known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 5/28/2015Signature: /s/ Ricardo N. Montoya  
DebtorDate 5/28/2015Signature: /s/ Jacklyn B. Montoya  
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,  
of Bankruptcy Petition Preparer

Social Security No.  
(Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature: \_\_\_\_\_

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

**UNITED STATES BANKRUPTCY COURT**  
**Eastern District of New York**

In Re Ricardo N. Montoya & Jacklyn B. MontoyaCase No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

**1. Income from employment or operation of business**

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

|           | AMOUNT | SOURCE |
|-----------|--------|--------|
| 2015(db)  | 14000  |        |
| 2014(db)  | 43852  |        |
| 2013(db)  | 43852  |        |
| 2015(jdb) | 25000  |        |
| 2014(jdb) | 71858  |        |
| 2013(jdb) | 71858  |        |

**2. Income other than from employment or operation of business**

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

**3. Payments to creditors**

None



*Complete a. or b., as appropriate, and c.*

*a. Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF  
PAYMENTSAMOUNT  
PAIDAMOUNT STILL  
OWING

None



*b. Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

*\*Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after date of adjustment.*

NAME AND ADDRESS OF CREDITOR  
AND RELATIONSHIP TO DEBTORDATES OF  
PAYMENTSAMOUNT  
PAIDAMOUNT STILL  
OWING

None



*c. All debtors:* List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR  
AND RELATIONSHIP TO DEBTOR

DATES OF  
PAYMENTS

AMOUNT PAID

AMOUNT STILL  
OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None



*a.* List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR  
AGENCY AND LOCATION

STATUS OR  
DISPOSITION

WELLS FARGO  
BANK N A  
vs.  
MONTAYA,  
RICARDO  
008938/2014

Foreclosure

Nassau Civil Supreme

Active

None



*b.* Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF  
PERSON FOR WHOSE BENEFIT  
PROPERTY WAS SEIZED

DATE OF  
SEIZURE

DESCRIPTION AND  
VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND  
ADDRESS OF  
CREDITOR OR SELLER

DATE OF REPOSESSION,  
FORECLOSURE SALE,  
TRANSFER OR RETURN

DESCRIPTION AND  
VALUE OF PROPERTY

**6. Assignments and Receiverships**

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND  
ADDRESS OF  
ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF  
ASSIGNMENT  
OR SETTLEMENT

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND  
ADDRESS OF  
CUSTODIAN

NAME AND LOCATION  
OF COURT CASE TITLE  
& NUMBER

DATE OF  
ORDER

DESCRIPTION AND  
VALUE OF PROPERTY

**7. Gifts**

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND  
ADDRESS OF  
PERSON OR ORGANIZATION

RELATIONSHIP  
TO DEBTOR, IF ANY

DATE OF  
GIFT

DESCRIPTION AND  
VALUE OF GIFT

**8. Losses**

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION  
AND VALUE  
OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS  
WAS COVERED IN WHOLE OR IN PART BY  
INSURANCE, GIVE PARTICULARS

DATE OF  
LOSS

**9. Payments related to debt counseling or bankruptcy**

None

☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

| NAME AND ADDRESS<br>OF PAYEE   | DATE OF PAYMENT,<br>NAME OF PAYOR IF<br>OTHER THAN DEBTOR | AMOUNT OF MONEY OR<br>DESCRIPTION AND<br>VALUE OF PROPERTY |
|--|---|--|
| Robbie Vaughn<br>Vaughn & Weber, PLLC<br>393 Jericho Tpke. #208<br>Mineola, NY 11501 | 2015  | 1,250 Legal fee  |

**10. Other transfers**

None

☒

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFEREE,<br>RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY<br>TRANSFERRED AND<br>VALUE RECEIVED |
|---|------|--|
|---|------|--|

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

☒

| NAME OF TRUST OR OTHER DEVICE | DATE(S) OF<br>TRANSFER(S) | AMOUNT OF MONEY OR<br>DESCRIPTION AND<br>VALUE OF PROPERTY OR<br>DEBTOR'S INTEREST IN PROPERTY |
|-------------------------------|---------------------------|--|
|-------------------------------|---------------------------|--|

**11. Closed financial accounts**

None

☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND<br>ADDRESS OF<br>INSTITUTION | TYPE OF ACCOUNT, LAST FOUR<br>DIGITS OF ACCOUNT NUMBER,<br>AND AMOUNT OF FINAL BALANCE | AMOUNT AND<br>DATE OF SALE<br>OR CLOSING |
|---------------------------------------|--|--|
|---------------------------------------|--|--|



**12. Safe deposit boxes**

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND<br>ADDRESS OF BANK<br>OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF<br>THOSE WITH ACCESS TO BOX<br>OR DEPOSITORY | DESCRIPTION OF<br>CONTENTS | DATE OF<br>TRANSFER OR<br>SURRENDER, IF ANY |
|--|---|----------------------------|---|
|--|---|----------------------------|---|

**13. Setoffs**

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE<br>OF<br>SETOFF | AMOUNT<br>OF<br>SETOFF |
|------------------------------|----------------------|------------------------|
|------------------------------|----------------------|------------------------|

**14. Property held for another person**

None



List all property owned by another person that the debtor holds or controls.

| NAME AND<br>ADDRESS OF OWNER | DESCRIPTION AND<br>VALUE OF PROPERTY | LOCATION OF PROPERTY |
|------------------------------|--------------------------------------|----------------------|
|------------------------------|--------------------------------------|----------------------|

**15. Prior address of debtor**

None



If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|---------|-----------|--------------------|
|---------|-----------|--------------------|

**16. Spouses and Former Spouses**

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Sites**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME  
AND ADDRESSNAME AND ADDRESS  
OF GOVERNMENTAL UNITDATE OF  
NOTICEENVIRONMENTAL  
LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME  
AND ADDRESSNAME AND ADDRESS  
OF GOVERNMENTAL UNITDATE OF  
NOTICEENVIRONMENTAL  
LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**18. Nature, location and name of business**

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

| NAME | LAST FOUR DIGITS OF<br>SOCIAL-SECURITY OR<br>OTHER INDIVIDUAL<br>TAXPAYER-I.D. NO.<br>(ITIN)/ COMPLETE EIN | ADDRESS | NATURE OF BUSINESS | BEGINNING AND<br>ENDING DATES |
|------|--|---------|--------------------|-------------------------------|
|------|--|---------|--------------------|-------------------------------|

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME

ADDRESS

**[Questions 19 - 25 are not applicable to this case]**

\* \* \* \* \*

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

|      |                  |                              |   |
|------|------------------|------------------------------|---|
| Date | <u>5/28/2015</u> | Signature<br>of Debtor       | <u>/s/ Ricardo N. Montoya</u><br>RICARDO N. MONTOYA |
| Date | <u>5/28/2015</u> | Signature<br>of Joint Debtor | <u>/s/ Jacklyn B. Montoya</u><br>JACKLYN B. MONTOYA |

0 continuation sheets attached

***Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571***

---

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

\_\_\_\_\_  
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security No. (Required by 11 U.S.C. § 110(c).)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

\_\_\_\_\_  
Address

X\_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

***A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.***

B8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT

Eastern District of New York

Ricardo N. Montoya &amp; Jacklyn B. Montoya

In re \_\_\_\_\_,  
DebtorCase No. \_\_\_\_\_  
Chapter 7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A** - Debts secured by property of the estate. *(Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)*

|   |   |
|---|---|
| Property No. 1  |   |
| <b>Creditor's Name:</b><br>Wells Fargo Hm Mortgage<br>8480 Stagecoach Cir<br>Frederick, MD 21701  | <b>Describe Property Securing Debt:</b><br>Single family home |
| Property will be <i>(check one)</i> :<br><input type="checkbox"/> Surrendered <span style="margin-left: 150px;"><input checked="" type="checkbox"/> Retained</span><br><br>If retaining the property, I intend to <i>(check at least one)</i> :<br><input type="checkbox"/> Redeem the property<br><input type="checkbox"/> Reaffirm the debt<br><input checked="" type="checkbox"/> Other. Explain <u>retain, keep current</u> (for example, avoid lien using 11 U.S.C. §522(f)).<br><br>Property is <i>(check one)</i> :<br><input checked="" type="checkbox"/> Claimed as exempt <span style="margin-left: 150px;"><input type="checkbox"/> Not claimed as exempt</span> |   |

|   |   |
|---|---|
| Property No. 2 <i>(if necessary)</i>  |   |
| <b>Creditor's Name:</b><br>Chase Auto<br>Po Box 901003<br>Ft Worth, TX 76101  | <b>Describe Property Securing Debt:</b><br>2011 Honda Pilot |
| Property will be <i>(check one)</i> :<br><input type="checkbox"/> Surrendered <span style="margin-left: 150px;"><input checked="" type="checkbox"/> Retained</span><br><br>If retaining the property, I intend to <i>(check at least one)</i> :<br><input type="checkbox"/> Redeem the property<br><input type="checkbox"/> Reaffirm the debt<br><input checked="" type="checkbox"/> Other. Explain <u>retain, keep current</u> (for example, avoid lien using 11 U.S.C. §522(f)).<br><br>Property is <i>(check one)</i> :<br><input checked="" type="checkbox"/> Claimed as exempt <span style="margin-left: 150px;"><input type="checkbox"/> Not claimed as exempt</span> |   |

**PART B** - Personal property subject to unexpired leases. *(All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)*

|                                   |                                  |   |
|-----------------------------------|----------------------------------|---|
| Property No. 1 NO Leased Property |                                  |   |
| <b>Lessor's Name:</b>             | <b>Describe Leased Property:</b> | Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2):<br><input type="checkbox"/> YES <input type="checkbox"/> NO |

|                                      |                                  |   |
|--------------------------------------|----------------------------------|---|
| Property No. 2 <i>(if necessary)</i> |                                  |   |
| <b>Lessor's Name:</b>                | <b>Describe Leased Property:</b> | Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2):<br><input type="checkbox"/> YES <input type="checkbox"/> NO |

|                                      |                                  |   |
|--------------------------------------|----------------------------------|---|
| Property No. 3 <i>(if necessary)</i> |                                  |   |
| <b>Lessor's Name:</b>                | <b>Describe Leased Property:</b> | Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2):<br><input type="checkbox"/> YES <input type="checkbox"/> NO |

0 continuation sheets attached *(if any)*

**I declare under penalty of perjury that the above indicates my intention as to any property of my Estate securing debt and/or personal property subject to an unexpired lease.**

Date: 5/28/2015

/s/ Ricardo N. Montoya  
Signature of Debtor

/s/ Jacklyn B. Montoya  
Signature of Joint Debtor

B 201B (Form 201B) (12/09)

# United States Bankruptcy Court

## Eastern District of New York

In re Ricardo N. Montoya & Jacklyn B. Montoya  
**Debtor**

Case No. \_\_\_\_\_  
 (If known)

### CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code

\_\_\_\_\_  
 Printed name and title, if any, of Bankruptcy Petition Preparer  
 Address:

\_\_\_\_\_

\_\_\_\_\_  
 Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
 (Required by 11 U.S.C. § 110.)

X

\_\_\_\_\_  
 Signature of Bankruptcy Petition Preparer or officer,  
 Principal, responsible person, or partner whose Social  
 Security number is provided above.

#### Certification of the Debtor

I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code

Ricardo N. Montoya & Jacklyn B. Montoya  
 Printed Names(s) of Debtor(s)

X /s/ Ricardo N. Montoya 5/28/2015  
 Signature of Debtor Date

Case No. (if known) \_\_\_\_\_

X /s/ Jacklyn B. Montoya 5/28/2015  
 Signature of Joint Debtor, (if any) Date

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Amex Dsnb  
9111 Duke Blvd  
Mason, Oh 45040

Bk Of Amer  
4060 Ogletown/stanton Rd  
Newark, De 19713

Bk Of Amer  
Po Box 982235  
El Paso, Tx 79998

Cap1/boscv  
26525 N Riverwoods Blvd  
Mettawa, Il 60045

Capital One, Na  
Po Box 30273  
Salt Lake City, Ut 84130

Chase Auto  
Po Box 901003  
Ft Worth, Tx 76101

Chase Card  
Po Box 15298  
Wilmington, De 19850

Chase Mtg  
Po Box 24696  
Columbus, Oh 43224

Chexsystems  
Attn: Consumer Relations  
7805 Hudson Road, Suite 100  
Woodbury, Mn 55125

Citi  
Pob 6241  
Sioux Falls, Sd 57117



Citimortgage Inc  
Po Box 9438  
Gaithersburg, Md 20898

Comenity Capital/hsn  
995 W 122nd Ave  
Westminster, Co 80234

Credit First N A  
6275 Eastland Rd  
Brookpark, Oh 44142

Dept Of Ed/navient  
Po Box 9635  
Wilkes Barre, Pa 18773

Discover Fin Svcs Llc  
Po Box 15316  
Wilmington, De 19850

Dsnb Bloom  
9111 Duke Blvd  
Mason, Oh 45040

Dsnb Macys  
9111 Duke Blvd  
Mason, Oh 45040

Equifax Credit Information Services, Inc  
P.O. Box 740241  
Atlanta, Ga 30374

Experian  
P.O. Box 2002  
Allen, Tx 75013-2002

Fia Csna  
4060 Ogletown/stanton Rd  
Newark, De 19713

G M A C  
Po Box 535160  
Pittsburgh, Pa 15253

Internal Revenue Service  
11601 Roosevelt Blvd  
P.O. Box 21126  
Philadelphia, Pa 19114

M & T Bank  
Po Box 7678  
Buffalo, Ny 14240

Nassau County Sheriff  
100 Carman Ave.  
East Meadow, Ny 11554

Navient  
Po Box 9500  
Wilkes Barre, Pa 18773

Nordstrom Fsb  
Po Box 6555  
Englewood, Co 80155

Sallie Mae  
300 Continental Dr  
Newark, De 19713

Sheriff Of Suffolk County  
360 Yaphank Avenue -- Suite 1a  
Yaphank, Ny 11980

Slm Financial Corp  
Po Box 9500  
Wilkes-barre, Pa 18773

Syncb/pc Richard  
Po Box 965036  
Orlando, Fl 32896

Syncb/pcrich  
Po Box 965036  
Orlando, Fl 32896

Transunion Consumer Solutions  
P.O. Box 2000  
Chester, Pa 19022-2000

Upfront Rewards  
Po Box 888377  
Grand Rapids, Mi 49588

Us Dep Ed  
Po Box 5609  
Greenville, Tx 75403

Wells Fargo Hm Mortgage  
8480 Stagecoach Cir  
Frederick, Md 21701

**UNITED STATES BANKRUPTCY COURT  
Eastern District of New York**

In re Ricardo N. Montoya & Jacklyn B. Montoya ,  
Debtor

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**VERIFICATION OF LIST OF CREDITORS**

I hereby certify under penalty of perjury that the attached List of Creditors which consists of 4 pages, is true, correct and complete to the best of my knowledge.

Date 5/28/2015 \_\_\_\_\_

Signature  
of Debtor

/s/ Ricardo N. Montoya

RICARDO N. MONTOYA

Date 5/28/2015 \_\_\_\_\_

Signature  
of Joint Debtor

/s/ Jacklyn B. Montoya

JACKLYN B. MONTOYA

**Fill in this information to identify your case:**

Debtor 1 Ricardo N. Montoya  
First Name Middle Name Last Name

Debtor 2 Jacklyn B. Montoya  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of NY  
(If known) (State)

Case number \_\_\_\_\_  
(If known)

**Check one box only as directed in this form and in Form 22A-1Supp:**

- ☐ 1. There is no presumption of abuse.
- ☒ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 22A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

**Official Form 22A—1****Chapter 7 Statement of Your Current Monthly Income**

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 22A-1Supp) with this form.

**Part 1: Calculate Your Current Monthly Income****1. What is your marital and filing status?** Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

|   | Column A<br>Debtor 1              | Column B<br>Debtor 2 or<br>non-filing spouse |
|---|-----------------------------------|--|
| <b>2. Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).   | \$ <u>6,262.75</u>                | \$ <u>3,422.03</u>                           |
| <b>3. Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.   | \$ <u>0.00</u>                    | \$ <u>0.00</u>                               |
| <b>4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3. | \$ <u>0.00</u>                    | \$ <u>0.00</u>                               |
| <b>5. Net income from operating a business, profession, or farm</b>   |                                   |  |
| Gross receipts (before all deductions)  | \$ <u>0.00</u>                    |  |
| Ordinary and necessary operating expenses   | – \$ <u>0.00</u>                  |  |
| Net monthly income from a business, profession, or farm   | \$ <u>0.00</u> <b>Copy here →</b> | \$ <u>0.00</u>                               |
| <b>6. Net income from rental and other real property</b>  |                                   |  |
| Gross receipts (before all deductions)  | \$ <u>0.00</u>                    |  |
| Ordinary and necessary operating expenses   | – \$ <u>0.00</u>                  |  |
| Net monthly income from rental or other real property   | \$ <u>0.00</u> <b>Copy here →</b> | \$ <u>0.00</u>                               |
| <b>7. Interest, dividends, and royalties</b>  | \$ <u>0.00</u>                    | \$ <u>0.00</u>                               |

Debtor 1 Ricardo N. Montoya  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

Column A  
Debtor 1Column B  
Debtor 2 or  
non-filing spouse**8. Unemployment compensation**

\$ 0.00

\$ 0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:  $\downarrow$ 

For you ..... \$ 0.00

For your spouse..... \$ 0.00

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

\$ 0.00

\$ 0.00

**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. \_\_\_\_\_

\$ 0.00

\$ 0.00

10b. \_\_\_\_\_

\$ 0.00

\$ 0.00

10c. Total amounts from separate pages, if any.

+\$ 0.00

+\$ 0.00

**11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 6,262.75

+

\$ 3,422.03

=

\$ 9,684.78

Total current monthly  
income**Part 2: Determine Whether the Means Test Applies to You****12. Calculate your current monthly income for the year.** Follow these steps:12a. Copy your total current monthly income from line 11..... Copy line 11 here  $\rightarrow$  12a.

\$ 9,684.78

Multiply by 12 (the number of months in a year).

x 12

12b. The result is your annual income for this part of the form.

12b.

\$ 116,217.36

**13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

NewYork

Fill in the number of people in your household.

2

Fill in the median family income for your state and size of household. .... 13.

\$ 61,728.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**14. How do the lines compare?**14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.14b. ☒ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2.* Go to Part 3 and fill out Form 22A-2.**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Ricardo N. Montoya

Signature of Debtor 1

Date 5/28/2015  
MM / DD / YYYY

X /s/ Jacklyn B. Montoya

Signature of Debtor 2

Date 5/28/2015  
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.

**Fill in this information to identify your case:**

Debtor 1 Ricardo N. Montoya  
First Name Middle Name Last Name

Debtor 2 Jacklyn B. Montoya  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of NY  
(State)

Case number \_\_\_\_\_  
(If known)

Check the appropriate box as directed in lines 40 or 42.

According to the calculations required by this Statement:

- ☒ 1. There is no presumption of abuse.
- ☐ 2. There is a presumption of abuse.

☐ Check if this is an amended filing

**Official Form 22A-2****Chapter 7 Means Test Calculation**

12/14

To fill out this form, you will need your completed copy of *Chapter 7 Statement of Your Current Monthly Income* (Official Form 22A-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

**Part 1: Determine Your Adjusted Income**

1. Copy your total current monthly income. .... Copy line 11 from Official Form 22A-1 here ➡ ..... 1. \$ 9,684.78

2. Did you fill out Column B in Part 1 of Form 22A-1?

- ☐ No. Fill in \$0 on line 3d.
- ☒ Yes. Is your spouse filing with you?
- ☐ No. Go to line 3.
- ☒ Yes. Fill in \$0 on line 3d.

3. Adjust your current monthly income by subtracting any part of your spouse's income not used to pay for the household expenses of you or your dependents. Follow these steps:

On line 11, Column B of Form 22A-1, was any amount of the income you reported for your spouse NOT regularly used for the household expenses of you or your dependents?

- ☒ No. Fill in 0 on line 3d.
- ☐ Yes. Fill in the information below:

**State each purpose for which the income was used**

For example, the income is used to pay your spouse's tax debt or to support people other than you or your dependents

**Fill in the amount you are subtracting from your spouse's income**

3a. \_\_\_\_\_ \$ \_\_\_\_\_

3b. \_\_\_\_\_ \$ \_\_\_\_\_

3c. \_\_\_\_\_ + \$ \_\_\_\_\_

3d. **Total.** Add lines 3a, 3b, and 3c. .... \$ 0.00

Copy total here ➡ ..... 3d. = \$ 0.00

4. Adjust your current monthly income. Subtract line 3d from line 1.

\$ 9,684.78

Debtor 1

Ricardo N. Montoya

First Name

Middle Name

Last Name

Case number (if known)

**Part 2: Calculate Your Deductions from Your Income**

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not deduct any amounts that you subtracted from your spouse's income in line 3 and do not deduct any operating expenses that you subtracted from income in lines 5 and 6 of Form 22A-1.

If your expenses differ from month to month, enter the average expense.

Whenever this part of the form refers to *you*, it means both you and your spouse if Column B of Form 22A-1 is filled in.

**5. The number of people used in determining your deductions from income**

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

2

**National Standards**

You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items.

\$ 1,092.00

7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

**People who are under 65 years of age**

- 7a. Out-of-pocket health care allowance per person

\$ 60.00

- 7b. Number of people who are under 65

x 2

- 7c. **Subtotal.** Multiply line 7a by line 7b.

\$ 120.00Copy line 7c  
here → .....\$ 120.00**People who are 65 years of age or older**

- 7d. Out-of-pocket health care allowance per person

\$ 144.00

- 7e. Number of people who are 65 or older

x 0

- 7f. **Subtotal.** Multiply line 7d by line 7e.

\$ 0.00Copy line 7f  
here → .....+ \$ 0.00

- 7g. **Total.** Add lines 7c and 7f.....

\$ 120.00Copy total here →  
..... 7g.\$ 120.00





Debtor 1

Ricardo N. Montoya

First Name

Middle Name

Last Name

Case number (if known)

**13. Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

**Vehicle 1** Describe Vehicle 1: 2011 Honda Pilot

13a. Ownership or leasing costs using IRS Local Standard 13a. \$ 517.00

13b. Average monthly payment for all debts secured by Vehicle 1.  
Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you filed for bankruptcy. Then divide by 60.

| Name of each creditor for Vehicle 1 | Average monthly payment |
|-------------------------------------|-------------------------|
| <u>Chase Auto Finance</u>           | \$ <u>94.73</u>         |

Copy 13b here ➡ — \$ 94.73

Repeat this amount on line 33b.

13c. Net Vehicle 1 ownership or lease expense  
Subtract line 13b from line 13a. If this amount is less than \$0, enter \$0.

13c. \$ 422.27

Copy net Vehicle 1 expense here ..... ➡ \$ 422.27

**Vehicle 2** Describe Vehicle 2: 2008 Volvo S40

13d. Ownership or leasing costs using IRS Local Standard 13d. \$ 0.00

13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles.

| Name of each creditor for Vehicle 2 | Average monthly payment |
|-------------------------------------|-------------------------|
| <u></u>                             | \$ <u>0.00</u>          |

Copy 13e here ➡ — \$ 0.00

Repeat this amount on line 33c.

13f. Net Vehicle 2 ownership or lease expense  
Subtract line 13e from 13d. If this amount is less than \$0, enter \$0.

13f. \$ 0.00

Copy net Vehicle 2 expense here ..... ➡ \$ 0.00

**14. Public transportation expense:** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation. \$ 0.00

**15. Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*. \$ 0.00

Debtor 1

Ricardo N. Montoya

First Name

Middle Name

Last Name

Case number (if known)

**Other Necessary Expenses**

In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you will actually owe for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes. \$ 1,529.08  
Do not include real estate, sales, or use taxes.
17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs. \$ 0.00  
Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings.
18. **Life insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term. \$ 0.00
19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments. \$ 0.00  
Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35.
20. **Education:** The total monthly amount that you pay for education that is either required:  
☐ as a condition for your job, or \$ 0.00  
☐ for your physically or mentally challenged dependent child if no public education is available for similar services.
21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool. \$ 0.00  
Do not include payments for any elementary or secondary school education.
22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7. \$ 0.00  
Payments for health insurance or health savings accounts should be listed only in line 25.
23. **Optional telephones and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer. + \$ 0.00  
Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 22A-1, or any amount you previously deducted.
24. **Add all of the expenses allowed under the IRS expense allowances.** \$ 4,543.35  
Add lines 6 through 23.

Debtor 1

Ricardo N. Montoya

First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Additional Expense Deductions**

These are additional deductions allowed by the Means Test.

Note: Do not include any expense allowances listed in lines 6-24.

- 25. Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance \$ 0.00Disability insurance \$ 0.00Health savings account + \$ 0.00Total \$ 0.00Copy total here ➡ ..... \$ 0.00

Do you actually spend this total amount?

☐ No. How much do you actually spend? \$ \_\_\_\_\_☒ Yes

- 26. Continued contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. \$ 0.00

- 27. Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. \$ 0.00

By law, the court must keep the nature of these expenses confidential.

- 28. Additional home energy costs.** Your home energy costs are included in your non-mortgage housing and utilities allowance on line 8.

If you believe that you have home energy costs that are more than the home energy costs included in the non-mortgage housing and utilities allowance, then fill in the excess amount of home energy costs. \$ 0.00

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

- 29. Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$156.25\* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school. \$ 0.00

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

\* Subject to adjustment on 4/01/16, and every 3 years after that for cases begun on or after the date of adjustment.

- 30. Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards. \$ 0.00

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

- 31. Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 26 U.S.C. § 170(c)(1)-(2). \$ 0.00

- 32. Add all of the additional expense deductions.**

Add lines 25 through 31.

\$ 0.00

Debtor 1

Ricardo N. Montoya

First Name

Middle Name

Last Name

Case number (if known)

**Deductions for Debt Payment****33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33g.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

**Mortgages on your home:**

33a. Copy line 9b here ..... ➔ **Average monthly payment**  
\$ 4,729.43

**Loans on your first two vehicles:**

33b. Copy line 13b here. .... ➔ \$ 94.73

33c. Copy line 13e here. .... ➔ \$ 0.00

| Name of each creditor for other secured debt | Identify property that secures the debt | Does payment include taxes or insurance?                               |           |
|--|---|--|-----------|
| 33d. _____                                   | _____                                   | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | \$ 0.00   |
| 33e. _____                                   | _____                                   | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | \$ 0.00   |
| 33f. _____                                   | _____                                   | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | + \$ 0.00 |

33g. Total average monthly payment. Add lines 33a through 33f. .... \$ 4,824.16

Copy total  
here ➔

\$ 4,824.16

**34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?**

☐ No. Go to line 35.

☒ Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

| Name of the creditor | Identify property that secures the debt | Total cure amount |        | Monthly cure amount |
|----------------------|---|-------------------|--------|---------------------|
| Wells fargo          | Home                                    | \$ 80,863.00      | ÷ 60 = | \$ 1,347.71         |
| _____                | _____                                   | \$ _____          | ÷ 60 = | \$ _____            |
| _____                | _____                                   | \$ _____          | ÷ 60 = | + \$ _____          |
| Total                |   |                   |        | \$ 1,347.71         |

Copy total  
here ➔

\$ 1,347.71

**35. Do you owe any priority claims such as a priority tax, child support, or alimony — that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.**

☒ No. Go to line 36.

☐ Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims ..... \$ 0.00 ÷ 60 = \$ 0.00

Debtor 1

Ricardo N. Montoya

First Name Middle Name Last Name

Case number (if known)

**36. Are you eligible to file a case under Chapter 13?** 11 U.S.C. § 109(e).For more information, go online using the link for *Bankruptcy Basics* specified in the separate instructions for this form. *Bankruptcy Basics* may also be available at the bankruptcy clerk's office.☒ No. Go to line 37.☐ Yes. Fill in the following information.

Projected monthly plan payment if you were filing under Chapter 13

\$ N.A.

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

x N.A.

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense if you were filing under Chapter 13

\$ N.A.Copy total  
here →\$ N.A.**37. Add all of the deductions for debt payment.**

Add lines 33g through 36.

\$6,171.87**Total Deductions from Income****38. Add all of the allowed deductions.**Copy line 24, *All of the expenses allowed under IRS expense allowances*..... \$ 4,543.35Copy line 32, *All of the additional expense deductions*..... \$ 0.00Copy line 37, *All of the deductions for debt payment*..... + \$ 6,171.87

Total deductions

\$ 10,715.22

Copy total here →

\$ 10,715.22**Part 3: Determine Whether There Is a Presumption of Abuse****39. Calculate monthly disposable income for 60 months**39a. Copy line 4, *adjusted current monthly income*..... \$ 9,684.7839b. Copy line 38, *Total deductions*..... - \$ 10,715.2239c. Monthly disposable income. 11 U.S.C. § 707(b)(2).  
Subtract line 39b from line 39a. \$ -1,030.44Copy line  
39c here →\$ -1,030.44

For the next 60 months (5 years)..... x 60

39d. **Total.** Multiply line 39c by 60. .... 39d.\$ -61,826.40Copy  
line 39d  
here →-61,826.40  
\$**40. Find out whether there is a presumption of abuse.** Check the box that applies:☒ **The line 39d is less than \$7,475\*.** On the top of page 1 of this form, check box 1, *There is no presumption of abuse.* Go to Part 5.☐ **The line 39d is more than \$12,475\*.** On the top of page 1 of this form, check box 2, *There is a presumption of abuse.* You may fill out Part 4 if you claim special circumstances. Then go to Part 5.☐ **The line 39d is at least \$7,475\*, but not more than \$12,475\*.** Go to line 41.

\* Subject to adjustment on 4/01/16, and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 Ricardo N. Montoya  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

41. 41a. **Fill in the amount of your total nonpriority unsecured debt.** If you filled out A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules (Official Form 6), you may refer to line 5 on that form.

41a. \$ 0.00

x .25

\$ 0.00Copy  
here →\$ 0.00

- 41b. **25% of your total nonpriority unsecured debt.** 11 U.S.C. § 707(b)(2)(A)(i)(I)  
Multiply line 41a by 0.25.

42. **Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt.**

Check the box that applies:

☒ **Line 39d is less than line 41b.** On the top of page 1 of this form, check box 1, *There is no presumption of abuse.*  
Go to Part 5.

☐ **Line 39d is equal to or more than line 41b.** On the top of page 1 of this form, check box 2, *There is a presumption of abuse.* You may fill out Part 4 if you claim special circumstances. Then go to Part 5.

#### Part 4: Give Details About Special Circumstances

43. **Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative?** 11 U.S.C. § 707(b)(2)(B).

- ☒ No. Go to Part 5.
- ☐ Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25.

You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments.

Give a detailed explanation of the special circumstances

Average monthly expense  
or income adjustment

\_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_

\$ \_\_\_\_\_

#### Part 5: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

/s/ Ricardo N. Montoya  
Signature of Debtor 1

/s/ Jacklyn B. Montoya  
Signature of Debtor 2

Date 5/28/2015  
MM / DD / YYYY

Date 5/28/2015  
MM / DD / YYYY

Debtor 1 Ricardo N. Montoya  
First Name Middle Name Last Name

Case Number (if known) \_\_\_\_\_

# Form 22 Continuation Sheet

## Monthly Income

**Month 1**

|                                   |          |          |
|-----------------------------------|----------|----------|
| Gross wages, salary, tips...      | 6,262.75 | 3,422.03 |
| Income from business...           | 0.00     | 0.00     |
| Rents and real property income... | 0.00     | 0.00     |
| Interest, dividends...            | 0.00     | 0.00     |
| Pension, retirement...            | 0.00     | 0.00     |
| Contributions to HH Exp...        | 0.00     | 0.00     |
| Unemployment...                   | 0.00     | 0.00     |
| Other Income...                   | 0.00     | 0.00     |

**Month 3**

|                                   |          |          |
|-----------------------------------|----------|----------|
| Gross wages, salary, tips...      | 6,262.75 | 3,422.03 |
| Income from business...           | 0.00     | 0.00     |
| Rents and real property income... | 0.00     | 0.00     |
| Interest, dividends...            | 0.00     | 0.00     |
| Pension, retirement...            | 0.00     | 0.00     |
| Contributions to HH Exp...        | 0.00     | 0.00     |
| Unemployment...                   | 0.00     | 0.00     |
| Other Income...                   | 0.00     | 0.00     |

**Month 5**

|                                   |          |          |
|-----------------------------------|----------|----------|
| Gross wages, salary, tips...      | 6,262.75 | 3,422.03 |
| Income from business...           | 0.00     | 0.00     |
| Rents and real property income... | 0.00     | 0.00     |
| Interest, dividends...            | 0.00     | 0.00     |
| Pension, retirement...            | 0.00     | 0.00     |
| Contributions to HH Exp...        | 0.00     | 0.00     |
| Unemployment...                   | 0.00     | 0.00     |
| Other Income...                   | 0.00     | 0.00     |

**Month 2**

|                                   |          |          |
|-----------------------------------|----------|----------|
| Gross wages, salary, tips...      | 6,262.75 | 3,422.03 |
| Income from business...           | 0.00     | 0.00     |
| Rents and real property income... | 0.00     | 0.00     |
| Interest, dividends...            | 0.00     | 0.00     |
| Pension, retirement...            | 0.00     | 0.00     |
| Contributions to HH Exp...        | 0.00     | 0.00     |
| Unemployment...                   | 0.00     | 0.00     |
| Other Income...                   | 0.00     | 0.00     |

**Month 4**

|                                   |          |          |
|-----------------------------------|----------|----------|
| Gross wages, salary, tips...      | 6,262.75 | 3,422.03 |
| Income from business...           | 0.00     | 0.00     |
| Rents and real property income... | 0.00     | 0.00     |
| Interest, dividends...            | 0.00     | 0.00     |
| Pension, retirement...            | 0.00     | 0.00     |
| Contributions to HH Exp...        | 0.00     | 0.00     |
| Unemployment...                   | 0.00     | 0.00     |
| Other Income...                   | 0.00     | 0.00     |

**Month 6**

|                                   |          |          |
|-----------------------------------|----------|----------|
| Gross wages, salary, tips...      | 6,262.75 | 3,422.03 |
| Income from business...           | 0.00     | 0.00     |
| Rents and real property income... | 0.00     | 0.00     |
| Interest, dividends...            | 0.00     | 0.00     |
| Pension, retirement...            | 0.00     | 0.00     |
| Contributions to HH Exp...        | 0.00     | 0.00     |
| Unemployment...                   | 0.00     | 0.00     |
| Other Income...                   | 0.00     | 0.00     |

## Additional Items as Designated, if any

## Remarks